

# HOUSING NOW

## Regina CMA



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Third Quarter 2012

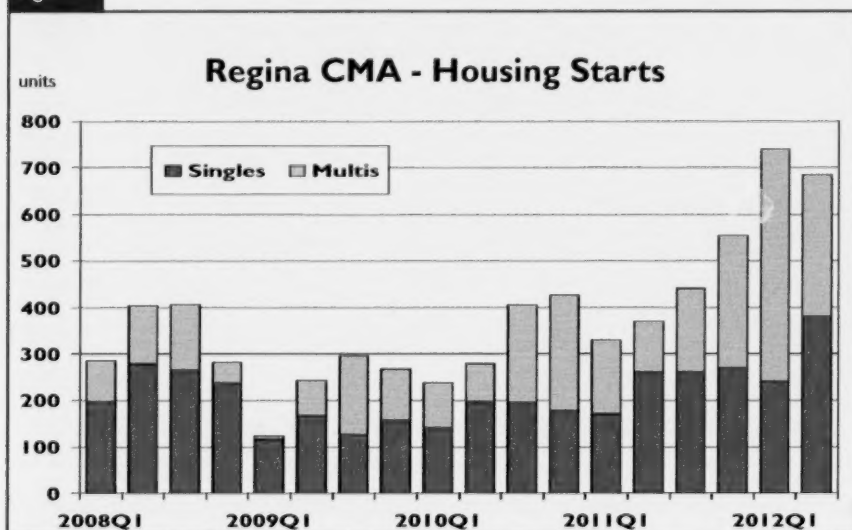
## New Home Market

### Housing starts maintain pace in second quarter

Home builders in the Regina Census Metropolitan Area (CMA) maintained a heightened pace of construction in the second quarter of 2012. Following a strong year-over-year gain in the first three months of the year, housing starts totalled 685 units in the second

quarter, up from 370 during the corresponding period in 2011. As was the case in the first quarter of 2012, each month in the second quarter reported higher construction than the previous year. For the year-to-date, housing starts totalled 1,425 units in the Regina CMA, up from 700 units in the first half of 2011. Housing starts continue to be supported by full-time employment growth, wage gains, and strong net migration.

Figure 1



Source: CMHC

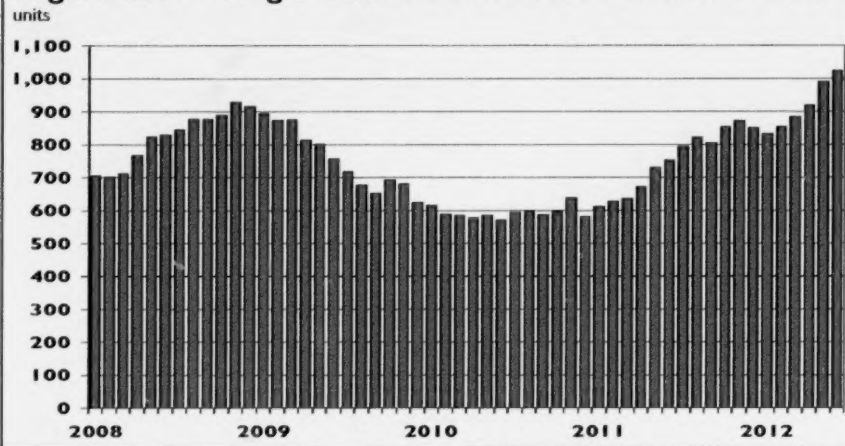
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Figure 2

**Regina CMA - Single-Detached Units Under Construction**

Source: CMHC

From April to June, foundations were poured for 380 single-detached units across the Regina CMA, a 46 per cent increase over the previous year. Year-over-year increases were reported in each month during the quarter, with the strongest gain reported in April. The extent of the year-over-year gains has been dissipating as the year progresses, as the market is competing with progressively stronger construction from 2011. After six months, single-detached starts in the CMA totalled 620 units, up from 430 units in the first half of 2011. Of the areas comprising the Regina CMA, the Northwest continues to report the strongest increase in single-detached construction thus far, with starts more than double levels recorded in the first half of 2011.

Given the elevated pace of starts, the number of single-detached units under construction continued to increase in the second quarter. At the end of June, 1,024 single-detached homes were under construction, 36 per cent more than the previous year and the highest total since 1976. As a result, upward pressure on construction

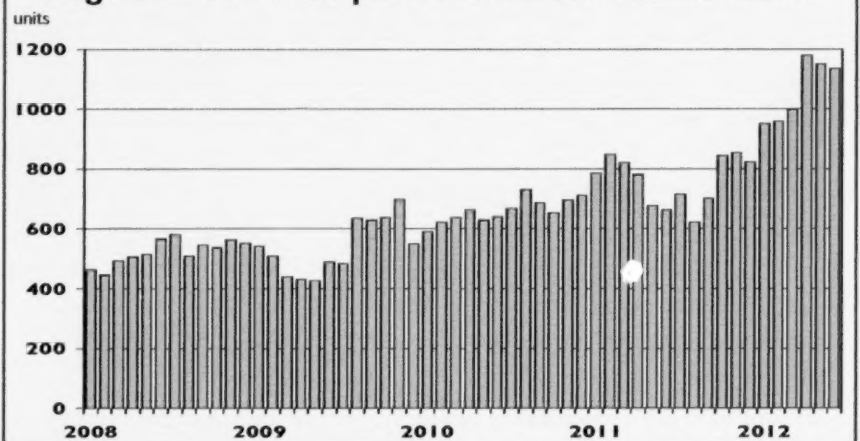
costs was maintained. Statistics Canada's latest New House Price Index (NHPI) for Regina showed that contractor selling prices increased by 4.3 per cent year-over-year, among the highest gains in Canada. This increase has not translated into a higher average absorbed price, however, as buyers have boosted the share of absorptions in the lower price ranges.

The share of units absorbed under \$350,000 was 19 per cent in the second quarter of 2012, up from 14 per cent one year earlier. As a result of this compositional shift, the average absorbed price was \$459,969 from April to June, 3.4 per cent lower than the previous year.

The inventory of complete and unabsorbed single-detached units remained elevated in the second quarter. With 62 units in June, single-detached inventories were 44 per cent higher than June 2011. Thus far in 2012, the number of completions has been relatively on par with absorptions, maintaining a consistent stock of inventory since the early months of the year. Given the elevated volume of units under construction, rising inventories are likely as we move forward.

Multi-family starts, which consist of semi-detached units, rows, and apartments, totalled 305 units from April to June, compared to 110 units in the second quarter of 2011. With this gain, year-to-date multi-family starts totalled 805 units, up from

Figure 3

**Regina CMA - Multiple Units Under Construction**

Source: CMHC

270 during the first half of 2011. Apartments reported the strongest increase in construction to-date, with 605 apartment starts reported in the first half of the year. Given the low apartment vacancy rate in the Regina CMA, a number of these apartment starts are intended for rental tenure. To the end of June, 75 apartment rentals have initiated construction.

While single-detached inventories remained elevated, the number of complete and unabsorbed multi-family units continued to be lower on a year-over-year basis. With 48 units at the end of June, the inventory of completed and unabsorbed multi-family units was 26 per cent lower than corresponding levels in 2011. Of these, 41 were apartment units with the balance in semi-detached units and rows. Thus far in 2012, multi-family absorptions have kept pace with completions, maintaining the relatively low stock of inventory that existed in the first quarter. However, the number of multi-family units under construction in June reached 1,135 units, among the highest in 29 years. Given this, it is likely that multi-family inventories will increase in the near future.

## Resale Market

### Existing home sales and prices up in second quarter

Following a 20 per cent year-over-year increase during the first quarter of 2012, residential MLS® sales in Regina strengthened in the second quarter compared to the previous year. Year-over-year improvements were recorded in each month during the quarter, with April reporting the strongest gain. Overall sales during the second quarter totalled 1,315 units, a 13 per cent increase from corresponding levels in 2011. After six months, residential sales in Regina increased 16 per cent over the first half of 2011, totalling 2,236 units.

Active listings in Regina stood at 1,334 units at the end of June, down nine per cent from a year prior. Stronger sales combined with a modest reduction in new listings in recent months have helped to reduce supply levels. The ratio of sales-to-active listings averaged 32 per cent in the second quarter of 2012 compared with an average of 29 per cent in the

first quarter and 28 per cent during the same period last year. Given these conditions, homes continue to spend less time on the market than they did a year prior. The average listing period through the second quarter of the year was 29 days, down from the corresponding average of 33 days in 2011.

With a higher sales-to-active listings ratio and shorter listing durations, average sale prices continue to increase compared with 2011 levels. Following a 5.9 per cent year-over-year gain in the first quarter, the MLS® residential price increased by 8.8 per cent year-over-year in the second quarter, averaging \$309,466. To the end of June, the average sale price increased by 7.5 cent to just under \$300,000.

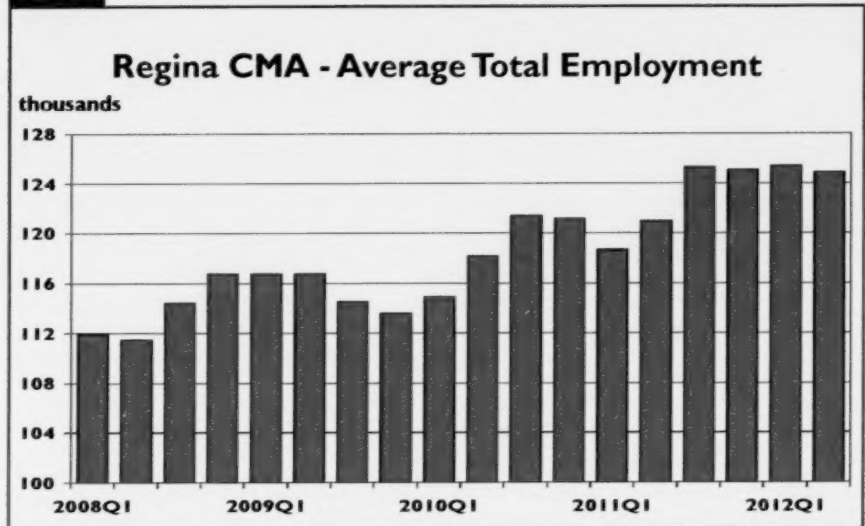
## Economy

### Employment expansion continued in the second quarter

The strong labour market conditions identified earlier in Regina in 2012 continued in the second quarter, with employment and wages both moving higher. Average employment during the first six months of 2012 grew by nearly 5,000 positions year-over-year, representing an increase of four per cent. Supporting housing demand, full-time job growth continued to outperform gains in part-time positions. After six months, average full-time employment increased 4.6 per cent, compared to a one per cent gain among part-time jobs. This factor, combined with a low rate of unemployment, supported continued wage increases. Statistics Canada reported Average Weekly Earnings for Regina rose by 5.5 per cent in the first half of 2012.

Saskatchewan's population continued to increase in the first three months of 2012, thanks largely to

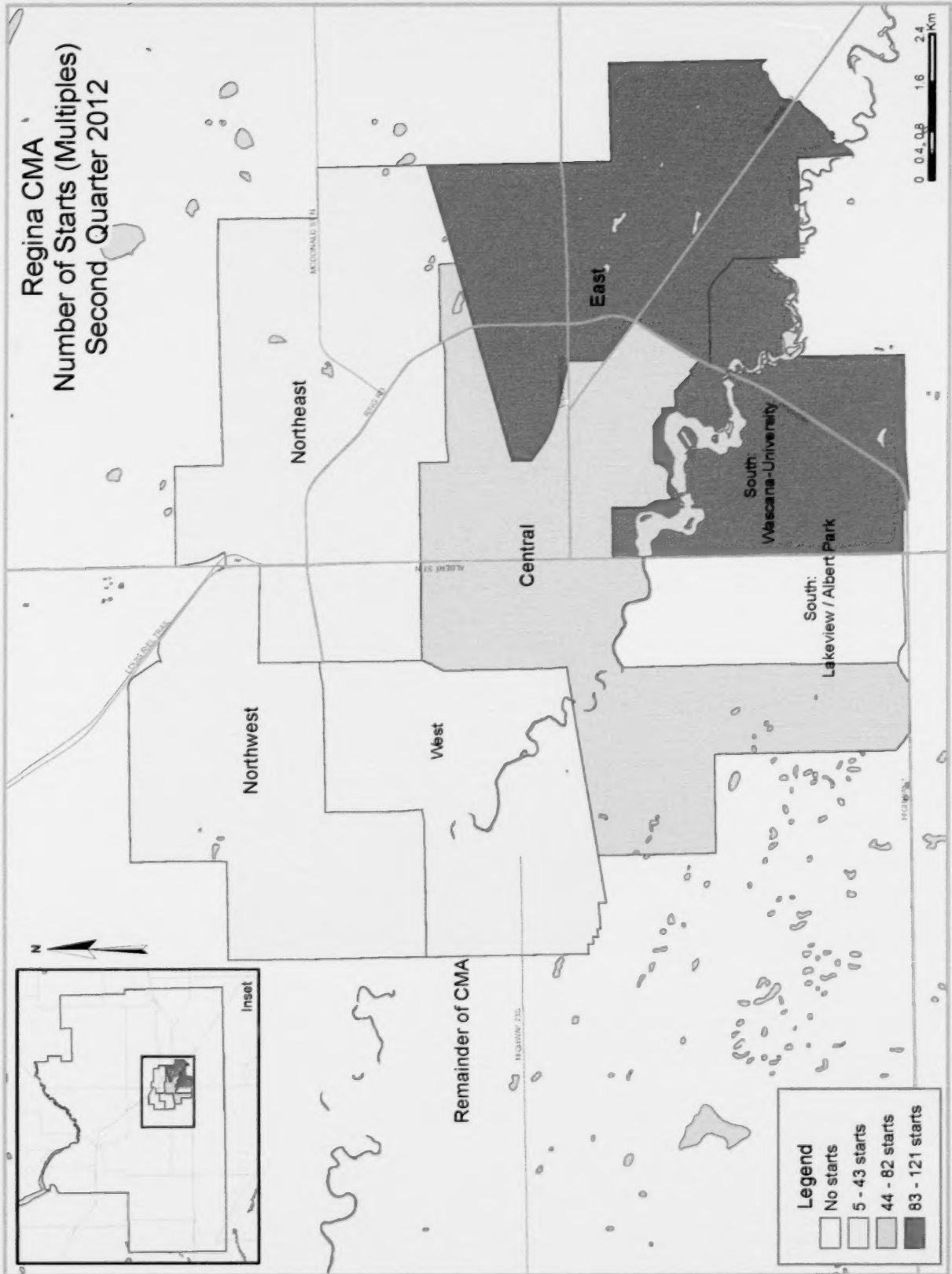
Figure 4



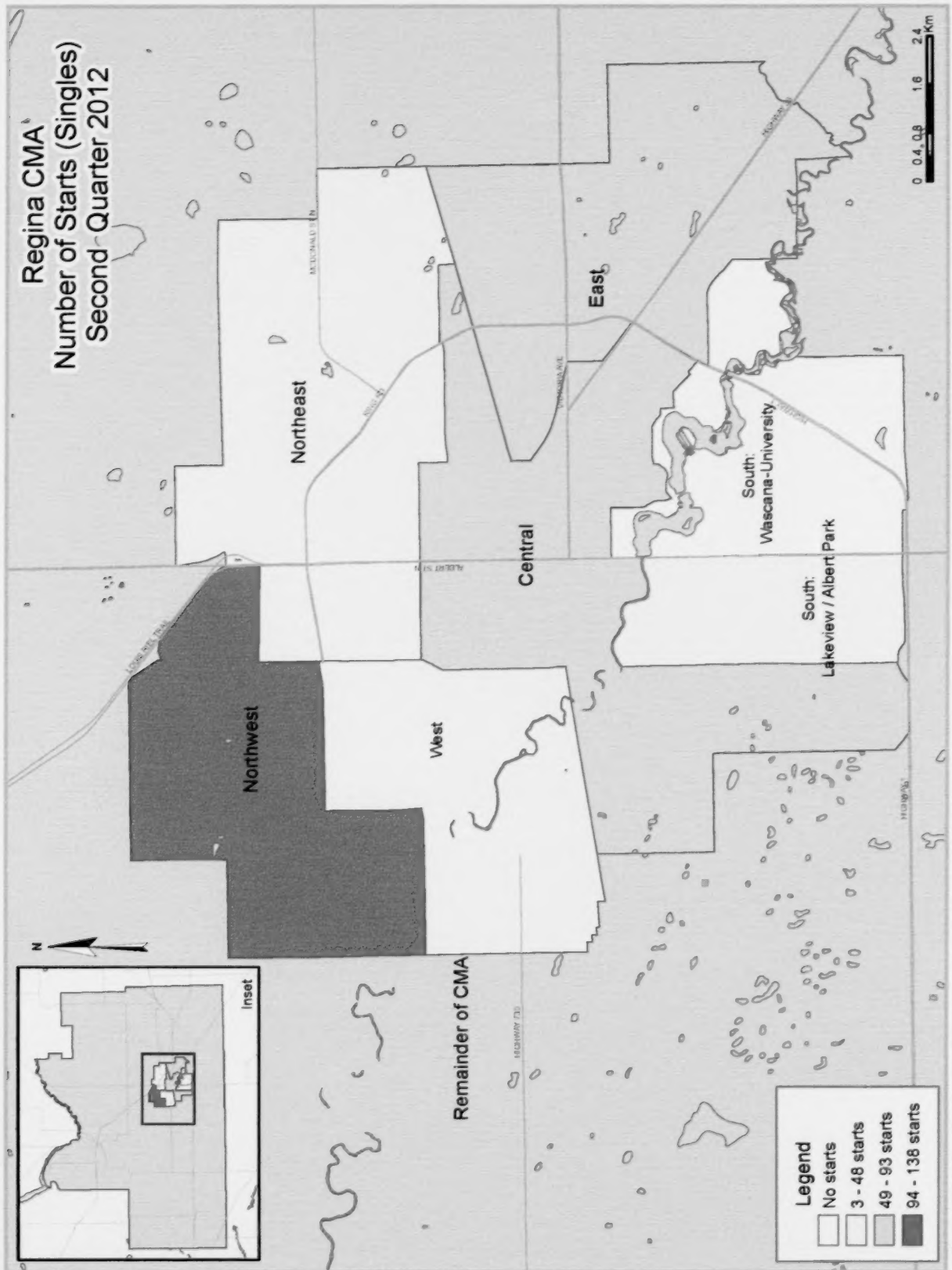
Source: Statistics Canada, Seasonally Adjusted

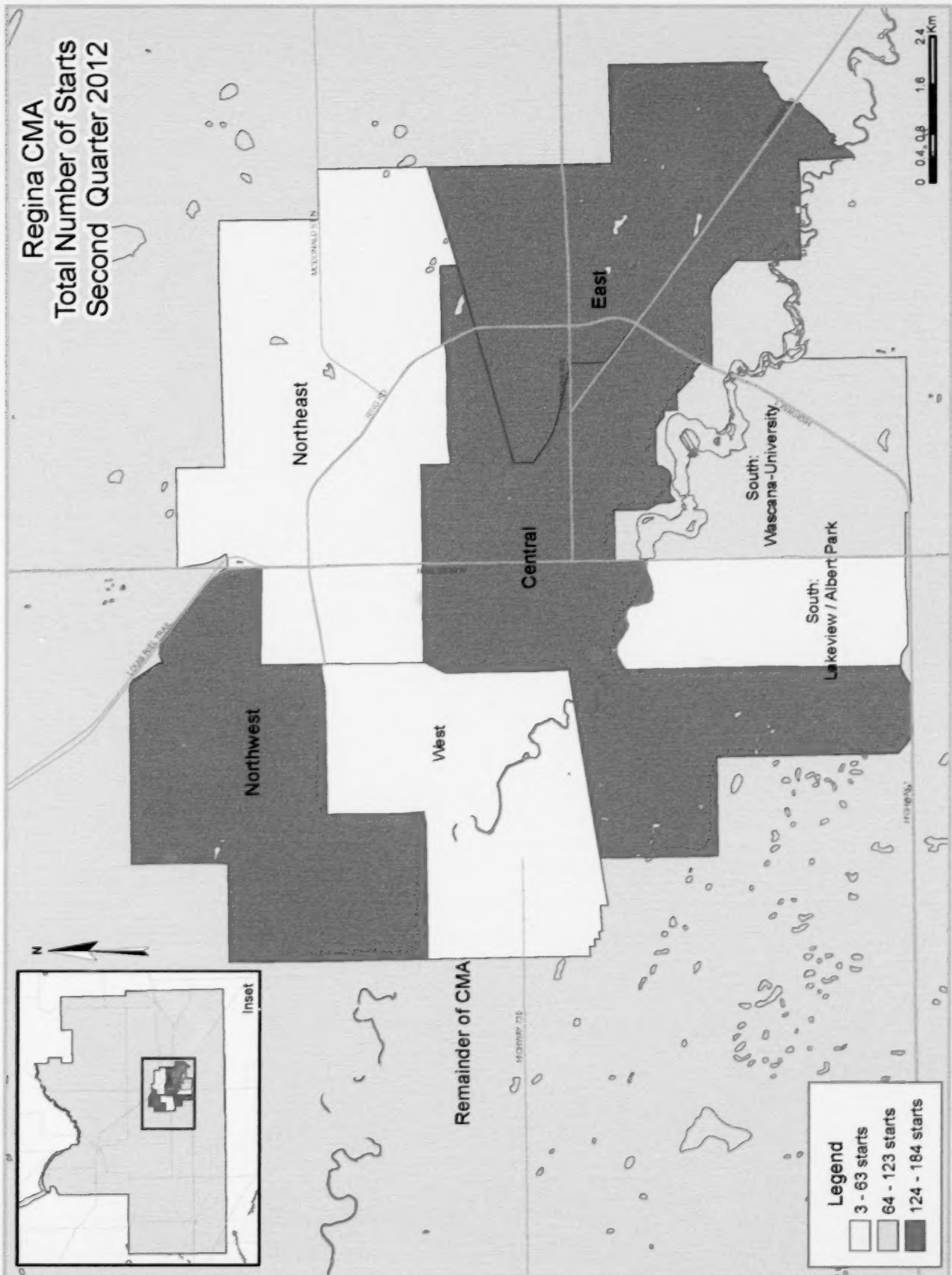
heightened international migration. Statistics Canada's estimates for the first quarter of 2012 indicate that Saskatchewan drew a net total of 3,427 migrants from January to March, up from 903 one year earlier. Of these, 2,737 were international migrants, representing the highest quarterly performance for international migration on record dating back to 1970. The high

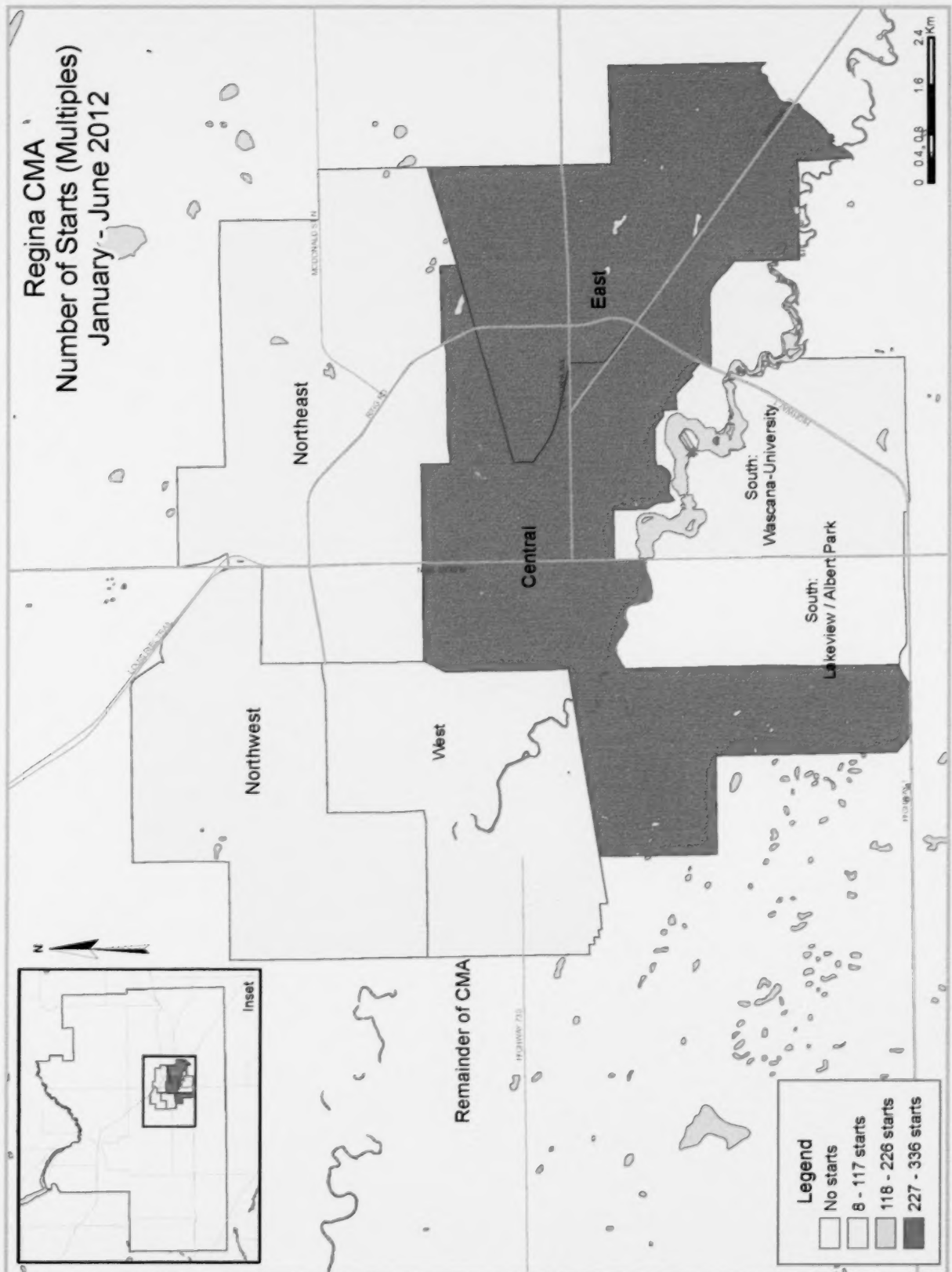
inflow of non-permanent residents reported in previous quarters was also maintained, with 699 people reported from January through March. Meanwhile, inter-provincial migration stalled for the second consecutive quarter. However, the net loss of nine migrants to other provinces in the first quarter of 2012 was a substantial improvement from the loss of 593 people one year earlier.



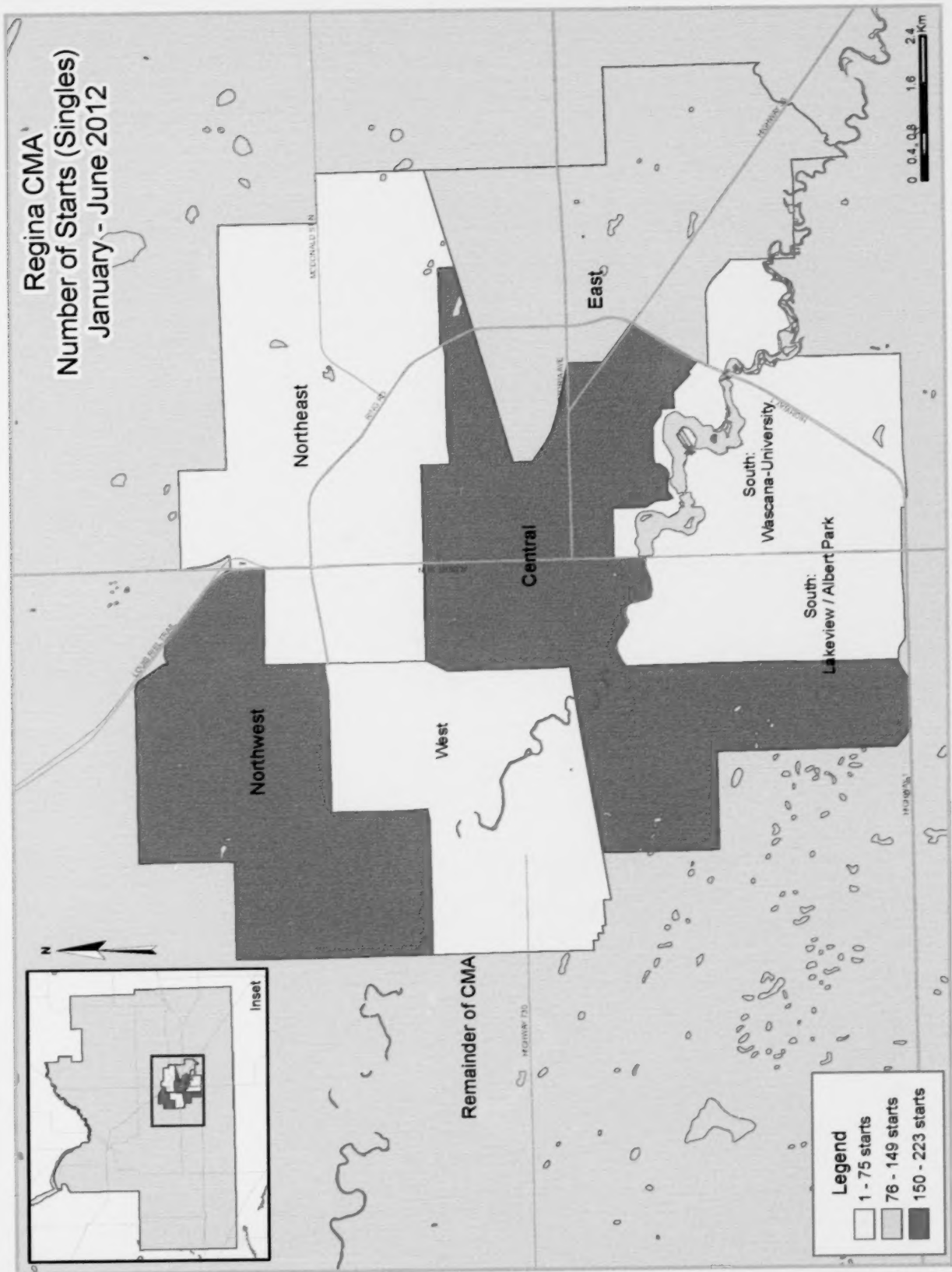


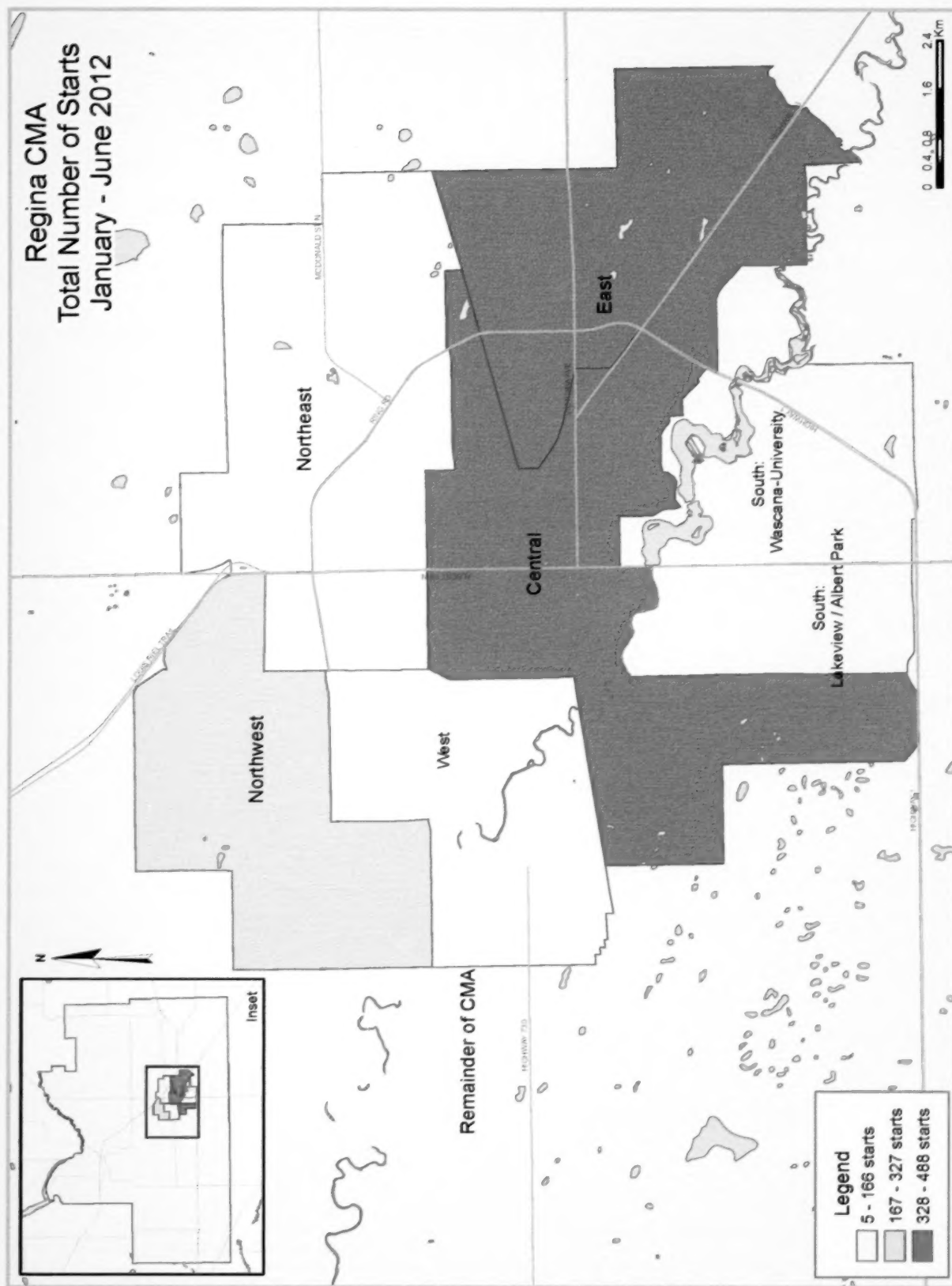












## HOUSING NOW REPORT TABLES

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- 1 Housing Activity Summary of CMA
- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
- 3 Completions by Submarket and by Dwelling Type – Current Month or Quarter
- 3.1 Completions by Submarket and by Dwelling Type – Year-to-Date
- 4 Absorbed Single-Detached Units by Price Range
- 5 MLS® Residential Activity
- 6 Economic Indicators

### Available in SELECTED Reports:

- 1.1 Housing Activity Summary by Submarket
- 1.2 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
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- 2.5 Starts by Submarket and by Intended Market – Year-to-Date
- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 3.3 Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 3.4 Completions by Submarket and by Intended Market – Current Month or Quarter
- 3.5 Completions by Submarket and by Intended Market – Year-to-Date
- 4.1 Average Price (\$) of Absorbed Single-Detached Units

### SYMBOLS

- n/a Not applicable
- \* Totals may not add up due to co-operatives and unknown market types
- \*\* Percent change > 200%
- Nil
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

**Table 1: Housing Activity Summary of Regina CMA**  
**Second Quarter 2012**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Q2 2012	380	42	13	0	31	193	26	0	685
Q2 2011	257	10	0	0	47	39	17	0	370
% Change	47.9	**	n/a	n/a	-34.0	**	52.9	n/a	85.1
Year-to-date 2012	619	68	31	0	71	530	31	75	1,425
Year-to-date 2011	426	12	0	1	57	143	17	44	700
% Change	45.3	**	n/a	-100.0	24.6	**	82.4	70.5	103.6
UNDER CONSTRUCTION									
Q2 2012	1,019	88	31	1	125	666	70	159	2,159
Q2 2011	747	20	0	3	124	377	25	119	1,415
% Change	36.4	**	n/a	-66.7	0.8	76.7	180.0	33.6	52.6
COMPLETIONS									
Q2 2012	232	0	0	0	51	94	18	12	407
Q2 2011	142	0	0	0	51	99	44	75	411
% Change	63.4	n/a	n/a	n/a	0.0	-5.1	-59.1	-84.0	-1.0
Year-to-date 2012	427	8	0	3	56	302	45	98	939
Year-to-date 2011	259	0	0	0	58	135	52	75	579
% Change	64.9	n/a	n/a	n/a	-3.4	123.7	-13.5	30.7	62.2
COMPLETED & NOT ABSORBED									
Q2 2012	62	6	0	0	1	41	0	0	110
Q2 2011	43	1	0	0	7	57	0	0	108
% Change	44.2	**	n/a	n/a	-85.7	-28.1	n/a	n/a	1.9
ABSORBED									
Q2 2012	232	0	0	0	51	94	20	12	409
Q2 2011	136	0	0	1	51	99	44	75	406
% Change	70.6	n/a	n/a	-100.0	0.0	-5.1	-54.5	-84.0	0.7
Year-to-date 2012	429	3	0	1	58	294	45	98	928
Year-to-date 2011	252	2	0	1	58	147	50	75	585
% Change	70.2	50.0	n/a	0.0	0.0	100.0	-10.0	30.7	58.6

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.1: Housing Activity Summary by Submarket  
Second Quarter 2012**

	Ownership						Rental		Total <sup>6</sup>
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Central									
Q2 2012	87	34	13	0	0	9	22	0	165
Q2 2011	88	8	0	0	35	31	9	0	171
South: Lakeview / Albert Park									
Q2 2012	3	0	0	0	0	0	0	0	3
Q2 2011	5	0	0	0	0	0	0	0	5
South: Wascana-University									
Q2 2012	0	0	0	0	8	77	0	0	85
Q2 2011	0	0	0	0	0	0	0	0	0
East									
Q2 2012	63	0	0	0	14	107	0	0	184
Q2 2011	33	0	0	0	12	0	0	0	45
West									
Q2 2012	3	2	0	0	4	0	0	0	9
Q2 2011	12	0	0	0	0	0	0	0	12
Northeast									
Q2 2012	6	6	0	0	0	0	4	0	16
Q2 2011	7	2	0	0	0	0	8	0	17
Northwest									
Q2 2012	138	0	0	0	5	0	0	0	143
Q2 2011	65	0	0	0	0	8	0	0	73
Remainder of the CMA									
Q2 2012	80	0	0	0	0	0	0	0	80
Q2 2011	47	0	0	0	0	0	0	0	47
Regina CMA									
Q2 2012	380	42	13	0	31	193	26	0	685
Q2 2011	257	10	0	0	47	39	17	0	370

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)



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	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	/ Apt. & Other			
UNDER CONSTRUCTION									
Central									
Q2 2012	240	76	31	0	67	243	37	78	772
Q2 2011	223	12	0	0	66	84	17	119	521
South: Lakeview / Albert Park									
Q2 2012	14	0	0	0	0	0	0	0	14
Q2 2011	10	0	0	0	0	34	0	0	44
South: Wascana-University									
Q2 2012	2	0	0	0	8	77	0	0	87
Q2 2011	0	0	0	0	4	0	0	0	4
East									
Q2 2012	180	0	0	1	37	330	0	6	554
Q2 2011	110	0	0	2	30	223	0	0	365
West									
Q2 2012	7	2	0	0	8	0	3	0	20
Q2 2011	17	0	0	1	24	0	0	0	42
Northeast									
Q2 2012	19	10	0	0	0	0	30	0	59
Q2 2011	29	4	0	0	0	0	8	0	41
Northwest									
Q2 2012	302	0	0	0	5	16	0	75	398
Q2 2011	159	0	0	0	0	36	0	0	195
Remainder of the CMA									
Q2 2012	255	0	0	0	0	0	0	0	255
Q2 2011	199	4	0	0	0	0	0	0	203
Regina CMA									
Q2 2012	1,019	88	31	1	125	666	70	159	2,159
Q2 2011	747	20	0	3	124	377	25	119	1,415

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

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	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETIONS									
Central									
Q2 2012	75	0	0	0	47	26	7	0	155
Q2 2011	33	0	0	0	12	61	14	75	195
South: Lakeview / Albert Park									
Q2 2012	2	0	0	0	0	0	0	0	2
Q2 2011	1	0	0	0	0	0	0	0	1
South: Wascana-University									
Q2 2012	0	0	0	0	0	0	0	0	0
Q2 2011	0	0	0	0	8	38	0	0	46
East									
Q2 2012	40	0	0	0	0	36	6	0	82
Q2 2011	34	0	0	0	23	0	0	0	57
West									
Q2 2012	2	0	0	0	4	0	3	0	9
Q2 2011	2	0	0	0	0	0	0	0	2
Northeast									
Q2 2012	3	0	0	0	0	0	2	0	5
Q2 2011	4	0	0	0	0	0	30	0	34
Northwest									
Q2 2012	73	0	0	0	0	32	0	12	117
Q2 2011	43	0	0	0	8	0	0	0	51
Remainder of the CMA									
Q2 2012	37	0	0	0	0	0	0	0	37
Q2 2011	25	0	0	0	0	0	0	0	25
Regina CMA									
Q2 2012	232	0	0	0	51	94	18	12	407
Q2 2011	142	0	0	0	51	99	44	75	411

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

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	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETED & NOT ABSORBED									
Central									
Q2 2012	27	4	0	0	1	14	0	0	46
Q2 2011	10	0	0	0	5	5	0	0	20
South: Lakeview / Albert Park									
Q2 2012	0	0	0	0	0	9	0	0	9
Q2 2011	0	0	0	0	0	0	0	0	0
South: Wascana-University									
Q2 2012	0	0	0	0	0	17	0	0	17
Q2 2011	0	0	0	0	0	31	0	0	31
East									
Q2 2012	12	0	0	0	0	1	0	0	13
Q2 2011	19	0	0	0	1	8	0	0	28
West									
Q2 2012	0	0	0	0	0	0	0	0	0
Q2 2011	1	0	0	0	0	0	0	0	1
Northeast									
Q2 2012	0	0	0	0	0	0	0	0	0
Q2 2011	1	0	0	0	0	0	0	0	1
Northwest									
Q2 2012	22	0	0	0	0	0	0	0	22
Q2 2011	11	0	0	0	1	13	0	0	25
Remainder of the CMA									
Q2 2012	1	2	0	0	0	0	0	0	3
Q2 2011	1	1	0	0	0	0	0	0	2
Regina CMA									
Q2 2012	62	6	0	0	1	41	0	0	110
Q2 2011	43	1	0	0	7	57	0	0	108

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

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**Second Quarter 2012**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
ABSORBED									
Central									
Q2 2012	68	0	0	0	46	16	9	0	139
Q2 2011	31	0	0	0	7	56	14	75	183
South: Lakeview / Albert Park									
Q2 2012	2	0	0	0	0	3	0	0	5
Q2 2011	1	0	0	0	0	0	0	0	1
South: Wascana-University									
Q2 2012	0	0	0	0	0	2	0	0	2
Q2 2011	0	0	0	0	8	7	0	0	15
East									
Q2 2012	51	0	0	0	2	41	6	0	100
Q2 2011	28	0	0	0	26	28	0	0	82
West									
Q2 2012	5	0	0	0	3	0	3	0	11
Q2 2011	1	0	0	1	0	0	0	0	2
Northeast									
Q2 2012	3	0	0	0	0	0	2	0	5
Q2 2011	4	0	0	0	0	0	30	0	34
Northwest									
Q2 2012	66	0	0	0	0	32	0	12	110
Q2 2011	45	0	0	0	10	8	0	0	63
Remainder of the CMA									
Q2 2012	37	0	0	0	0	0	0	0	37
Q2 2011	26	0	0	0	0	0	0	0	26
Regina CMA									
Q2 2012	232	0	0	0	51	94	20	12	409
Q2 2011	136	0	0	1	51	99	44	75	406

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.2: History of Housing Starts of Regina CMA  
2002 - 2011**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2011	954	38	0	1	134	349	49	169	1,694
% Change	36.3	**	n/a	-75.0	-5.0	30.2	-35.5	12.7	25.8
2010	700	8	0	4	141	268	76	150	1,347
% Change	24.1	-33.3	n/a	-20.0	54.9	42.6	n/a	114.3	44.8
2009	564	12	0	5	91	188	0	70	930
% Change	-41.9	20.0	n/a	-44.4	-2.2	-26.0	n/a	79.5	-32.4
2008	970	10	0	9	93	254	0	39	1,375
% Change	15.1	150.0	n/a	-55.0	-61.9	6.3	-100.0	-17.0	-1.6
2007	843	4	0	20	244	239	1	47	1,398
% Change	16.6	-33.3	n/a	-23.1	9.4	n/a	-83.3	**	41.8
2006	723	6	0	26	223	0	6	2	986
% Change	27.7	-25.0	-100.0	**	15.5	-100.0	0.0	-94.7	11.0
2005	566	8	1	6	193	70	6	38	888
% Change	-4.6	**	n/a	-50.0	-38.9	-74.5	-86.0	**	-28.5
2004	593	2	0	12	316	274	43	2	1,242
% Change	17.2	n/a	-100.0	-20.0	88.1	40.5	**	n/a	39.7
2003	506	0	1	15	168	195	4	0	889
% Change	1.2	-100.0	-75.0	**	**	93.1	33.3	n/a	36.6
2002	500	2	4	4	37	101	3	0	651

Source: CMHC (Starts and Completions Survey)



**Table 2: Starts by Submarket and by Dwelling Type**  
**Second Quarter 2012**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	% Change
Central	87	91	56	14	13	35	9	31	165	171	-3.5
South: Lakeview / Albert Park	3	5	0	0	0	0	0	0	3	5	-40.0
South: Wascana-University	0	0	0	0	8	0	77	0	85	0	n/a
East	63	33	0	0	14	12	107	0	184	45	**
West	3	12	2	0	4	0	0	0	9	12	-25.0
Northeast	6	7	10	10	0	0	0	0	16	17	-5.9
Northwest	138	65	0	0	5	0	0	8	143	73	95.9
Remainder of the CMA	80	47	0	0	0	0	0	0	80	47	70.2
<b>Regina CMA</b>	<b>380</b>	<b>260</b>	<b>68</b>	<b>24</b>	<b>44</b>	<b>47</b>	<b>193</b>	<b>39</b>	<b>685</b>	<b>370</b>	<b>85.1</b>

**Table 2.1: Starts by Submarket and by Dwelling Type**  
**January - June 2012**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Central	152	155	84	14	46	43	206	98	488	310	57.4
South: Lakeview / Albert Park	5	5	0	0	0	0	0	0	5	5	0.0
South: Wascana-University	1	0	0	0	8	0	77	0	86	0	n/a
East	110	59	2	0	35	12	235	53	382	124	**
West	4	14	4	2	4	0	0	0	12	16	-25.0
Northeast	9	11	12	12	0	0	0	0	21	23	-8.7
Northwest	223	109	0	0	5	0	87	36	315	145	117.2
Remainder of the CMA	116	77	0	0	0	0	0	0	116	77	50.6
<b>Regina CMA</b>	<b>620</b>	<b>430</b>	<b>102</b>	<b>28</b>	<b>98</b>	<b>55</b>	<b>605</b>	<b>187</b>	<b>1,425</b>	<b>700</b>	<b>103.6</b>

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market  
Second Quarter 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Central	13	35	0	0	9	31	0	0
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	8	0	0	0	77	0	0	0
East	14	12	0	0	107	0	0	0
West	4	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	5	0	0	0	0	8	0	0
Remainder of the CMA	0	0	0	0	0	0	0	0
<b>Regina CMA</b>	<b>44</b>	<b>47</b>	<b>0</b>	<b>0</b>	<b>193</b>	<b>39</b>	<b>0</b>	<b>0</b>

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market  
January - June 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	46	43	0	0	206	54	0	44
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	8	0	0	0	77	0	0	0
East	35	12	0	0	235	53	0	0
West	4	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	5	0	0	0	12	36	75	0
Remainder of the CMA	0	0	0	0	0	0	0	0
<b>Regina CMA</b>	<b>98</b>	<b>55</b>	<b>0</b>	<b>0</b>	<b>530</b>	<b>143</b>	<b>75</b>	<b>44</b>

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market**  
**Second Quarter 2012**

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Central	134	96	9	66	22	9	165	171
South: Lakeview / Albert Park	3	5	0	0	0	0	3	5
South: Wascana-University	0	0	85	0	0	0	85	0
East	63	33	121	12	0	0	184	45
West	5	12	4	0	0	0	9	12
Northeast	12	9	0	0	4	8	16	17
Northwest	138	65	5	8	0	0	143	73
Remainder of the CMA	80	47	0	0	0	0	80	47
<b>Regina CMA</b>	<b>435</b>	<b>267</b>	<b>224</b>	<b>86</b>	<b>26</b>	<b>17</b>	<b>685</b>	<b>370</b>

**Table 2.5: Starts by Submarket and by Intended Market**  
**January - June 2012**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	242	160	221	97	25	53	488	310
South: Lakeview / Albert Park	5	5	0	0	0	0	5	5
South: Wascana-University	1	0	85	0	0	0	86	0
East	110	59	272	65	0	0	382	124
West	6	13	6	3	0	0	12	16
Northeast	15	15	0	0	6	8	21	23
Northwest	223	109	17	36	75	0	315	145
Remainder of the CMA	116	77	0	0	0	0	116	77
<b>Regina CMA</b>	<b>718</b>	<b>438</b>	<b>601</b>	<b>201</b>	<b>106</b>	<b>61</b>	<b>1,425</b>	<b>700</b>

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type**  
**Second Quarter 2012**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	% Change
Central	80	33	2	14	47	12	26	136	155	195	-20.5
South: Lakeview / Albert Park	2	1	0	0	0	0	0	0	2	1	100.0
South: Wascana-University	0	0	0	0	0	8	0	38	0	46	-100.0
East	40	34	0	0	6	23	36	0	82	57	43.9
West	5	2	4	0	0	0	0	0	9	2	**
Northeast	3	4	2	30	0	0	0	0	5	34	-85.3
Northwest	73	43	0	2	0	6	44	0	117	51	129.4
Remainder of the CMA	37	25	0	0	0	0	0	0	37	25	48.0
<b>Regina CMA</b>	<b>240</b>	<b>142</b>	<b>8</b>	<b>46</b>	<b>53</b>	<b>49</b>	<b>106</b>	<b>174</b>	<b>407</b>	<b>411</b>	<b>-1.0</b>

**Table 3.1: Completions by Submarket and by Dwelling Type**  
**January - June 2012**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Central	134	53	22	18	47	12	146	172	349	255	36.9
South: Lakeview / Albert Park	3	6	0	0	0	0	36	0	39	6	**
South: Wascana-University	1	0	0	0	0	8	0	38	1	46	-97.8
East	87	63	0	2	6	28	158	0	251	93	169.9
West	12	2	4	0	5	0	0	0	21	2	**
Northeast	11	11	4	34	0	0	0	0	15	45	-66.7
Northwest	123	63	2	2	0	6	60	0	185	71	160.6
Remainder of the CMA	76	61	2	0	0	0	0	0	78	61	27.9
<b>Regina CMA</b>	<b>447</b>	<b>259</b>	<b>34</b>	<b>56</b>	<b>58</b>	<b>54</b>	<b>400</b>	<b>210</b>	<b>939</b>	<b>579</b>	<b>62.2</b>

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market  
Second Quarter 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Central	47	12	0	0	26	61	0	75
South: Lakeview / Albert Park	0	0	0	0	0	0	0	0
South: Wascana-University	0	8	0	0	0	38	0	0
East	0	23	6	0	36	0	0	0
West	0	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	0	6	0	0	32	0	12	0
Remainder of the CMA	0	0	0	0	0	0	0	0
<b>Regina CMA</b>	<b>47</b>	<b>49</b>	<b>6</b>	<b>0</b>	<b>94</b>	<b>99</b>	<b>12</b>	<b>75</b>

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market  
January - June 2012**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	47	12	0	0	60	97	86	75
South: Lakeview / Albert Park	0	0	0	0	36	0	0	0
South: Wascana-University	0	8	0	0	0	38	0	0
East	0	28	6	0	158	0	0	0
West	5	0	0	0	0	0	0	0
Northeast	0	0	0	0	0	0	0	0
Northwest	0	6	0	0	48	0	12	0
Remainder of the CMA	0	0	0	0	0	0	0	0
<b>Regina CMA</b>	<b>52</b>	<b>54</b>	<b>6</b>	<b>0</b>	<b>302</b>	<b>135</b>	<b>98</b>	<b>75</b>

Source: CMHC (Starts and Completions Survey)



**Table 3.4: Completions by Submarket and by Intended Market**  
**Second Quarter 2012**

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Central	75	33	73	73	7	89	155	195
South: Lakeview / Albert Park	2	1	0	0	0	0	2	1
South: Wascana-University	0	0	0	46	0	0	0	46
East	40	34	36	23	6	0	82	57
West	2	2	4	0	3	0	9	2
Northeast	3	4	0	0	2	30	5	34
Northwest	73	43	32	8	12	0	117	51
Remainder of the CMA	37	25	0	0	0	0	37	25
<b>Regina CMA</b>	<b>232</b>	<b>142</b>	<b>145</b>	<b>150</b>	<b>30</b>	<b>119</b>	<b>407</b>	<b>411</b>

**Table 3.5: Completions by Submarket and by Intended Market**  
**January - June 2012**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Central	131	53	107	109	111	93	349	255
South: Lakeview / Albert Park	3	6	36	0	0	0	39	6
South: Wascana-University	1	0	0	46	0	0	1	46
East	84	63	161	30	6	0	251	93
West	7	2	9	0	5	0	21	2
Northeast	8	11	0	0	7	34	15	45
Northwest	123	63	48	8	14	0	185	71
Remainder of the CMA	78	61	0	0	0	0	78	61
<b>Regina CMA</b>	<b>435</b>	<b>259</b>	<b>361</b>	<b>193</b>	<b>143</b>	<b>127</b>	<b>939</b>	<b>579</b>

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**  
**Second Quarter 2012**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$350,000		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Central													
Q2 2012	15	23.8	9	14.3	13	20.6	13	20.6	13	20.6	63	420,926	433,543
Q2 2011	4	13.8	4	13.8	6	20.7	7	24.1	8	27.6	29	457,000	526,064
Year-to-date 2012	30	26.8	19	17.0	28	25.0	14	12.5	21	18.8	112	415,922	426,115
Year-to-date 2011	6	12.0	9	18.0	8	16.0	12	24.0	15	30.0	50	467,450	503,663
South: Lakeview / Albert Park													
Q2 2012	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Q2 2011	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2012	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
Year-to-date 2011	0	0.0	0	0.0	0	0.0	2	40.0	3	60.0	5	--	--
South: Wascana-University													
Q2 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q2 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2012	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Year-to-date 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
East													
Q2 2012	2	3.9	15	29.4	5	9.8	10	19.6	19	37.3	51	469,995	527,543
Q2 2011	5	17.9	3	10.7	4	14.3	7	25.0	9	32.1	28	482,250	467,543
Year-to-date 2012	7	7.3	27	28.1	13	13.5	16	16.7	33	34.4	96	450,000	496,903
Year-to-date 2011	8	14.0	9	15.8	6	10.5	12	21.1	22	38.6	57	489,900	528,040
West													
Q2 2012	3	100.0	0	0.0	0	0.0	0	0.0	0	0.0	3	--	--
Q2 2011	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	2	--	--
Year-to-date 2012	4	66.7	1	16.7	0	0.0	0	0.0	1	16.7	6	--	--
Year-to-date 2011	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	2	--	--
Northeast													
Q2 2012	3	100.0	0	0.0	0	0.0	0	0.0	0	0.0	3	--	--
Q2 2011	3	75.0	1	25.0	0	0.0	0	0.0	0	0.0	4	--	--
Year-to-date 2012	7	87.5	1	12.5	0	0.0	0	0.0	0	0.0	8	--	--
Year-to-date 2011	7	63.6	4	36.4	0	0.0	0	0.0	0	0.0	11	300,000	317,657
Northwest													
Q2 2012	9	13.6	19	28.8	18	27.3	6	9.1	14	21.2	66	424,835	439,700
Q2 2011	4	9.1	10	22.7	13	29.5	9	20.5	8	18.2	44	422,406	438,801
Year-to-date 2012	19	16.8	30	26.5	24	21.2	15	13.3	25	22.1	113	421,000	441,506
Year-to-date 2011	5	8.8	13	22.8	19	33.3	11	19.3	9	15.8	57	420,829	434,762
Remainder of the CMA													
Q2 2012	10	28.6	5	14.3	3	8.6	5	14.3	12	34.3	35	439,000	474,173
Q2 2011	0	0.0	6	28.6	7	33.3	1	4.8	7	33.3	21	435,000	493,990
Year-to-date 2012	17	23.0	12	16.2	7	9.5	10	13.5	28	37.8	74	450,000	481,462
Year-to-date 2011	10	20.0	13	26.0	11	22.0	3	6.0	13	26.0	50	400,551	456,167
Regina CMA													
Q2 2012	42	18.9	48	21.6	39	17.6	34	15.3	59	26.6	222	429,731	459,969
Q2 2011	18	14.0	24	18.6	30	23.3	24	18.6	33	25.6	129	430,000	475,964
Year-to-date 2012	85	20.6	90	21.8	72	17.5	55	13.3	110	26.7	412	427,107	453,773
Year-to-date 2011	38	16.4	48	20.7	44	19.0	40	17.2	62	26.7	232	428,077	482,951

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units  
Second Quarter 2012**

Submarket	Q2 2012	Q2 2011	% Change	YTD 2012	YTD 2011	% Change
Central	433,543	526,064	-17.6	426,115	503,663	-15.4
South: Lakeview / Albert Park	--	--	n/a	--	--	n/a
South: Wascana-University	--	--	n/a	--	--	n/a
East	527,543	467,543	12.8	496,903	528,040	-5.9
West	--	--	n/a	--	--	n/a
Northeast	--	--	n/a	--	317,657	n/a
Northwest	439,700	438,801	0.2	441,506	434,762	1.6
Remainder of the CMA	474,173	493,990	-4.0	481,462	456,167	5.5
<b>Regina CMA</b>	<b>459,969</b>	<b>475,964</b>	<b>-3.4</b>	<b>453,773</b>	<b>482,951</b>	<b>-6.0</b>

Source: CMHC (Market Absorption Survey)

**Table 5: MLS® Residential Activity for Regina  
Second Quarter 2012**

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to- New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
2011	January	215	17.5	340	404	565	60.2	260,133	8.3	272,278
	February	239	-10.5	282	466	517	54.5	272,609	3.4	273,021
	March	316	-9.7	296	569	450	65.8	275,431	9.8	268,113
	April	349	-9.8	295	650	518	56.9	269,061	4.7	272,084
	May	401	10.5	299	766	537	55.7	296,838	17.8	274,443
	June	412	21.2	320	677	497	64.4	285,613	4.0	274,076
	July	330	5.1	318	595	528	60.2	272,548	-3.3	259,187
	August	388	10.2	308	557	516	59.7	280,972	10.6	285,053
	September	371	20.5	342	560	554	61.7	272,295	13.1	288,816
	October	342	24.8	363	477	571	63.6	282,313	9.8	285,398
	November	311	21.0	364	344	516	70.5	273,243	2.9	283,341
	December	225	21.0	371	236	533	69.6	273,919	8.8	288,901
2012	January	249	15.8	380	431	544	69.9	284,744	9.5	298,042
	February	298	24.7	349	439	481	72.6	285,374	4.7	287,514
	March	374	18.4	363	630	512	70.9	287,772	4.5	295,111
	April	443	26.9	376	624	505	74.5	312,873	16.3	306,647
	May	444	10.7	323	762	517	62.5	303,393	2.2	281,423
	June	428	3.9	367	659	510	72.0	312,241	9.3	298,209
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2011	1,162	6.6		2,093			284,516	9.1	
	Q2 2012	1,315	13.2		2,045			309,466	8.8	
	YTD 2011	1,932	2.2		3,532			278,843	8.3	
	YTD 2012	2,236	15.7		3,545			299,874	7.5	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

<sup>1</sup>Source: CREA

<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

**Table 6: Economic Indicators**  
**Second Quarter 2012**

		Interest Rates			NHPI, Total, Regina CMA 2007=100	CPI, 2002 =100	Regina Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2011	January	592	3.35	5.19	142.1	120.5	120.7	4.6	72.1	889
	February	607	3.50	5.44	144.7	120.7	119.5	5.0	71.7	896
	March	601	3.50	5.34	145.1	121.8	119.0	5.6	71.8	904
	April	621	3.70	5.69	145.2	121.9	119.4	5.7	72.1	907
	May	616	3.70	5.59	147.6	123.0	120.6	5.4	72.5	905
	June	604	3.50	5.39	147.6	122.1	121.6	5.1	72.7	911
	July	604	3.50	5.39	147.6	122.3	123.1	4.9	73.3	911
	August	604	3.50	5.39	149.3	122.5	124.2	4.5	73.5	915
	September	592	3.50	5.19	149.3	123.6	125.3	4.2	73.8	923
	October	598	3.50	5.29	149.3	123.6	125.4	3.8	73.5	932
	November	598	3.50	5.29	149.7	123.9	125.4	3.6	73.2	943
	December	598	3.50	5.29	149.7	123.0	125.1	4.0	73.2	951
2012	January	598	3.50	5.29	149.7	123.5	125	4.4	73.5	955
	February	595	3.20	5.24	153.3	123.3	125.2	4.4	73.4	959
	March	595	3.20	5.24	153.3	124.2	125.4	3.9	73.1	955
	April	607	3.20	5.44	153.3	124.8	125.2	3.8	72.7	962
	May	601	3.20	5.34	154.0	125.1	125.3	3.9	72.7	957
	June	595	3.20	5.24		124.7	124.9	4.0	72.5	961
	July									
	August									
	September									
	October									
	November									
	December									

\*P & I\* means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

\*NHPI\* means New Housing Price Index

\*CPI\* means Consumer Price Index

\*SA\* means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)



## METHODOLOGY

### Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

### Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

## STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A **"dwelling unit"**, for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A **"start"**, for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units **"under construction"** as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A **"completion"**, for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term **"absorbed"** means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

## DWELLING TYPES:

A **"Single-Detached"** dwelling (also referred to as **"Single"**) is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A **"Semi-Detached (Double)"** dwelling (also referred to as **"Semi"**) is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A **"Row (Townhouse)"** dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term **"Apartment and other"** includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

## INTENDED MARKET:

The **"intended market"** is the tenure in which the unit is being marketed. This includes the following categories:

**Freehold:** A residence where the owner owns the dwelling and lot outright.

**Condominium (including Strata-Titled):** An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

**Rental:** Dwelling constructed for rental purposes regardless of who finances the structure.

## GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A **"Rural"** area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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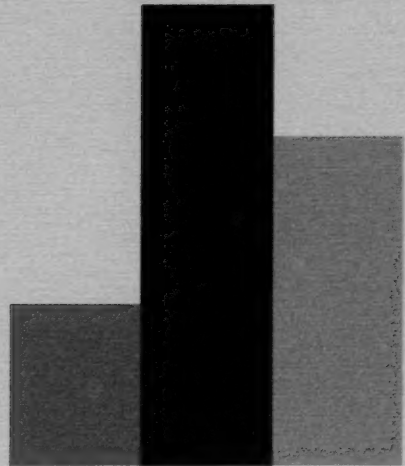
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